

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Denise L Fisher

Debtor(s)

Case No. 15 B 38207

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/10/2015.
- 2) The plan was confirmed on 01/14/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/18/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/02/2018.
- 5) The case was Dismissed on 10/11/2018.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$11,723.37
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$11,723.37**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,025.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$495.82
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,520.82**

Attorney fees paid and disclosed by debtor: \$350.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Afni	Unsecured	605.00	NA	NA	0.00	0.00
American InfoSource LP as agent for	Unsecured	0.00	349.60	349.60	0.00	0.00
ATG Credit LLC	Unsecured	207.00	NA	NA	0.00	0.00
Capital One Bank	Unsecured	833.00	833.29	833.29	0.00	0.00
City of Chicago Department of Revenue	Unsecured	1,500.00	1,177.66	1,177.66	0.00	0.00
ER Solutions/Convergent Outsourcing, IN	Unsecured	67.00	NA	NA	0.00	0.00
ERC/Enhanced Recovery Corp	Unsecured	606.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	338.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	1,744.00	1,744.27	1,744.27	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	543.00	543.08	543.08	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	475.00	475.52	475.52	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	NA	417.97	417.97	0.00	0.00
Jefferson Capital Systems LLC	Secured	7,614.00	8,031.97	7,614.00	6,504.05	698.50
LVNV Funding LLC	Unsecured	899.00	NA	NA	0.00	0.00
Main Street Acquisitions	Unsecured	9,288.35	NA	NA	0.00	0.00
Mcsi Inc	Unsecured	250.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	343.00	343.45	343.45	0.00	0.00
Municipal Collections Of America	Unsecured	675.00	675.00	675.00	0.00	0.00
Municipal Collections Of America	Unsecured	135.00	135.00	135.00	0.00	0.00
Resurgent Capital Services	Unsecured	800.00	1,360.75	1,360.75	0.00	0.00
Resurgent Capital Services	Unsecured	0.00	171.00	171.00	0.00	0.00
Stellar Recovery	Unsecured	111.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	56,002.00	56,645.44	56,645.44	0.00	0.00
University Of Phoenix	Unsecured	2,450.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,614.00	\$6,504.05	\$698.50
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$7,614.00</b>	<b>\$6,504.05</b>	<b>\$698.50</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$64,872.03</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,520.82</u>
Disbursements to Creditors	<u>\$7,202.55</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$11,723.37</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/18/2019

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.